



Protesting Your Property Value

The most immediate tax relief for Texas property owners!

Texas Taxes 101

Property taxes provide the primary funding for local governments. County appraisal districts (CADs) are required by law to appraise property at the January 1st market value (*see Definitions on page 3*). This value is used to calculate your taxes as follows:

$$[(\text{Value} - \text{Exemptions}) \div \$100] \times \text{Tax Rate} = \text{Tax Levy}$$

If you are a new owner or when the value increases, you will receive an appraisal notice from the CAD. You do NOT have to receive a notice to protest. The information in this booklet will guide you through the process but it is NOT a guarantee of a reduction!

Among the reasons to protest are that the condition of the property is poor, it is overvalued based on the sales or competition (*market value*) or is unequally valued when compared to similar properties in the neighborhood (*see Definitions on page 3*). **It is important to note that a successful protest may not reduce the tax liability the year you protest although it will likely reduce the burden over time.**

Some of Your Rights As A Property Owner

In addition to receiving a notice of increase and the right to protest, property owners also have the right to protest an action concerning their property. The most common:

- ⇒ denial of an exemption
- ⇒ failure of the chief appraiser or ARB to provide or deliver any notice to which you are entitled
- ⇒ any action taken by the chief appraiser, CAD or ARB that adversely affects you

Who's Who?

In most counties, the Board of Directors of the CAD are appointed by the county commissioners, city officials, school boards and community college boards. The Board hires the Chief Appraiser, approves the CAD operating budget, appoints the Taxpayer Liaison and adopts the Reappraisal Plan. The chief appraiser is responsible for day-to-day operations and staffing. The Taxpayer Liaison addresses citizen concerns. Appraisal Review Board (ARB) members are county residents who hear value disputes. In Galveston County, members of the ARB are appointed by the State District Administrative Judge.

The Process of Protesting Value

You have until May 31st or 30 days from the date of the notice (*whichever is later*) to call the CAD and schedule an informal conference with an appraiser or file an online

protest. If you mail the protest form, the ARB hearing could be held the same day as the informal conference unless you exercise your right to a one-time reschedule. This must be done prior to the scheduled meeting date.

Staff appraisers perform the informal conferences. This meeting is when the vast majority of differences can be resolved including correcting errors in the records. The appraiser will encourage a resolution without the need for a formal hearing before the ARB. He or she has the authority to make a recommendation that may resolve the protest by written agreement although it may be necessary for the appraiser to obtain approval from a "team leader".

If you are not satisfied with the value proposed during the informal conference, you may protest to the ARB. In addition to being residents of the County, ARB members are required to receive training. They are paid for their services by the CAD. An ARB member may be removed if he/she does not meet eligibility requirements, fails to attend meetings and/or if there is evidence of repeated bias or misconduct.

If you are not satisfied with the outcome of the ARB hearing, you may request binding arbitration as an alternative to filing suit in District Court. Arbitration is available for all real and business personal property worth up to \$3M except for homesteads (*no value limitation*). The fees vary depending upon value but for homesteads valued less than \$500,000 the fee is \$450. If the arbitrator determines the value is nearer to your opinion of the value than the CAD's, all but \$50 of the fee will be refunded. The State Comptroller maintains a registry of certified arbitrators. They are required to be licensed real estate brokers, sales persons or appraisers.

Preparation

If mailing the protest request form, request the following. There will be a charge for these documents.

- ⇒ the list of sales used
- ⇒ the appraisal card (*property details including sketch*)
- ⇒ the plat map with your neighborhood highlighted or the neighborhood map (*both available online*)

If you call for an informal conference instead of mailing the request form, email or stop by the GCAD and obtain a copy of your appraisal card. **All property owners should confirm the accuracy of their records!**

Market Value Protest

Utilizing the Protest Worksheet (*available online at www.galcotax.com under the Press Releases and Important Information tab*), perform an analysis of either other similar properties in the neighborhood, the sales provided and/or recent sales you are able locate through a friendly real estate agent (*see Resources section for websites that may have additional sale and listing information*).



Adjust the “comps” to your property by adding or subtracting for each difference (*size, condition, porches, etc.*). The Protest Worksheet includes formulas to perform the calculations for you (*see Instructions on page 4*).

The appraisal district assumes that your home is like others in the neighborhood with regard to quality of construction and condition. If your home is not “ready to sell,” what repairs would need to be made (*including items such as updating kitchens and baths*) to compete or to make it marketable? Obtain valid estimates for repairs and **take photographs!**

The date of value is January 1. If repaired since the first of the year, present the cost or receipts as the basis for reducing value for the year. **If storm or fire damage occurs after January 1, you will be taxed on the full value** but should notify the appraisal district so it can make an appropriate adjustment next year.

Unequal Value

Unequal appraisal is another method of protesting your value but can be a bit more complicated unless there are identical homes to yours in the neighborhood valued for less. This is the “perfect storm” for an unequal protest, simply adjust the comps as previously mentioned. Otherwise, you must demonstrate that your property value exceeds the median appraised value of a reasonable number of comparable properties (*properly adjusted*) or the appraisal “ratio” exceeds the median level of similar properties. **NOTE:** The ARB is more likely to be influenced by unequal value than the staff appraiser.

With the Worksheet, estimates and photos, you are ready to meet with the appraiser.

Meeting with the Appraiser

First find out what information the CAD has — what sales are being used to determine your value and, if familiar with them, discuss information you may have the CAD does not. Discuss errors or differences including the need for repairs. Present photos and estimates. State what you believe the value should be. Present the worksheet. Give the appraiser time to consider your information.

The staff appraiser will attempt to reach an agreement during the informal conference. If one is reached, you will be asked to sign a waiver notice and agree to the value. **Do not be alarmed or feel coerced** that the offer is

‘off the table’ if you go to the ARB. Although the ARB is not bound by offers made during the informal, if an offer is reasonable, it should be considered by the ARB.

If you are unable to reach an agreement, you may take your case before the ARB for a formal hearing. If you are prepared, move forward. If not, ask to be scheduled for a future hearing and, if you have not already obtained the sales and appraisal card — make the request then (*be prepared to pay a fee for the documents*). **It is in your best interest to be properly prepared for the ARB hearing — schedule for another day if you have not already analyzed all information and have documentation.**

Prepare for the ARB Hearing

Assemble a packet (*original plus 4 copies*) including:

- * **Summary sheet** A brief description of the property, date purchased and amount if recent, the proposed market value, your opinion of value, the reason for your protest and a listing of the packet contents.
- * **Appraisal notice from CAD** (*if you have one*)
- * **CAD appraisal card**
- * **Photos** January 1 condition; include front, back yard, street — whatever appropriate to satisfy the ARB’s need to understand what the property looks like.
If there are significant maintenance or structural issues, photos should clearly show the deterioration or problem. Label the photos.
- * **Estimates or receipts of repairs**
- * **Map of sales or comparable properties** (*Use plat map or neighborhood maps available on CAD website.*)
- * **Protest Worksheet** For the ARB, focus on the sales the CAD used as well as others you find that support your position. The worksheet is particularly important in unequal value protests. You may want to separate land and improvement value for the comps, particularly to determine whether a land adjustment is necessary. The worksheet, properly adjusted, will provide a range in value for your property.
- * **Appraisal by fee appraiser** The CAD is required to accept a “fee appraisal” if it meets the requirements of the Tax Code Section 41.43 (*see Definitions on page 3*).

Practice your presentation. Know what you intend to say. Keep it simple. Be prepared to present the case in four minutes or less. Be concise. Keep in mind that **you** have the advantage of being able to out-prepare the CAD. You have one property, they have thousands.



CADs use mass appraisal to value properties and this technique does not adjust for unique features of a property. Provide information that makes yours different from the norm or standard for the neighborhood.

At the ARB Hearing

Participants at the hearing include the three member ARB panel, a CAD appraiser and CAD clerk who records the hearing. The hearing will be conducted by the panel chair after protocols including introductions and a brief description of the process that will be followed. All parties are sworn in and the legal description, address and account number are read into the record.

The appraiser will present the CAD information. Any dispute about the property (*incorrect square footage, etc.*), which should have been resolved during the informal conference may be resolved at this point.

You will then make your presentation. If an offer for reduction had been made by the appraiser in the informal conference, let the ARB know that first as part of your introduction. Provide copies of your packet to each panel member and the appraiser. The ARB panel members may ask questions. You may make rebuttal statements.

If the parties are unable to resolve disputes that affect the value about your property, the ARB panel chairman has the option of recessing the hearing for a field check by the CAD. In this event, the hearing would be continued after the field check is completed.

After final comments, the chairman will close the record and the panel will reach a decision. The determination will be read into the record and the hearing adjourned. The process takes about 20 minutes. **The ARB may leave the value alone, decrease the value or increase it.**

Not satisfied with the outcome? Request binding arbitration or file a lawsuit in District Court.

Protest Savvy

- A. Don't miss the May 31st deadline to schedule the informal conference. If you have not received the notice by then, call or go online. Values are posted online within a couple of days of being mailed (typically by the end of April). Late protests are allowed for good cause (e.g. medical reasons).
- B. Tell the truth—loose credibility—loose your case.
- C. If your value increased, likely so did your neighbors. Find out. Encourage everyone to protest.
- D. If a property is well maintained, the effective age is likely less than the actual age. If a property is not well maintained, the effective age is likely greater than the actual age.
- E. Contact the buyers, sellers or real estate agents of the sales. Was personal property included or were special conditions involved? Do your **homework!**
- F. The computer performed an analysis of information inputted. You must prove the data is not accurate or that important information is omitted.
- G. The CAD has the burden of proof under the Texas

Tax Code, Sections 23.01(e) and 41.43. If it fails to establish the value by clear and convincing evidence presented at the hearing, the protest is determined in favor of the property owner.

- H. The CAD and ARB panel members are not interested in buying your property so **don't suggest it.**
- I. Avoid calling anyone "YOU PEOPLE". Do not use vulgar language. Smile. Be positive and polite. Do NOT get angry.
- J. Crying doesn't usually help.

Other Options

Hire a property tax agent or purchase software that performs the analysis for you. We may not advise you in the selection of an agent or software.

Definitions

Market value is the price at which a property would sell under prevailing market conditions if: "... (a) exposed for sale in the open market with a reasonable time for the seller to find a purchaser; (b) both the seller and the purchaser know of all the uses and purposes to which the property is adapted and for which it is capable of being used and of the enforceable restrictions on its use; and (c) both the seller and purchaser seek to maximize their gains and neither is in a position to take advantage of the exigencies of the other." Tax Code Section 1.04(7)

Neighborhoods are areas of similar or comparable properties, "...with regard to location, square footage of the lot and improvements, property age, property condition, property access, amenities, views, income, operating expenses, occupancy, and the existence of easements, deed restrictions, or other legal burdens affecting marketability." Tax Code Section 23.013(d)

Acceptable Sales must have occurred within 24 months of the date of value except in counties of over 150,000 and then residential sales may not exceed 36 months [Tax Code Sections 23.013(b) and (b-1)]; foreclosures up to three years that are located in the neighborhood and considered comparable [Section 23.01(c)(1)]; and sales in a declining economy [Section 23.01(c)(2)].

Acceptable Appraisals under Section 41.43(a-1) are those relating to a property with a market value of \$1M or less as determined by the CAD. They must be filed with the ARB not later than the 14th day before the hearing, be delivered to the chief appraiser, be no more than 180 days old, performed by an appraiser certified under Chapter 1103, Occupations Code and must support the market value claimed by the property owner. It must be notarized, include the name and business address of the certified appraiser, a description of the property, a statement that the appraised or market value was as of January 1, was determined using a method of appraisal authorized/required by Chapter 23 and performed in accordance with USPAP.

PROTEST WORKSHEET																		
#	Address	Current Value	Imp Value	Imp SF	Land Value	Land SF	\$/SF Imp	\$/SF Land	Eff Age	Other Imp Value	Size Diff	Size Adj	Cond %	Cond Adj	Imp Adj	Total Adj	Adj Value	
Subject	1606 Orlando	\$233,770	\$196,110	3,025	\$37,660	12,372	\$64.83	\$3.04	1997	\$14,050			100%					
1	1603 Orlando	\$238,280	\$200,690	3,427	\$37,590	12,153	\$58.56	\$3.09	1997	\$13,780	-402	-\$23,542	93%	\$14,048	\$270	-\$9,223	\$229,057	
2	1604 Orlando	\$230,690	\$193,240	2,782	\$37,450	11,726	\$69.46	\$3.19	1996	\$25,750	243	\$16,879	100%	\$0	-\$11,700	\$5,179	\$235,869	
3	1605 Orlando	\$271,570	\$223,910	3,554	\$37,660	12,385	\$63.00	\$3.04	1996	\$26,080	-529	-\$33,328	100%	\$0	-\$12,030	-\$45,358	\$226,212	
4	1607 Orlando	\$186,560	\$148,910	2,565	\$37,560	12,357	\$58.05	\$3.04	1995	\$11,260	460	\$26,705	95%	\$7,446	\$2,790	\$36,941	\$223,501	
5	1608 Orlando	\$194,120	\$156,110	2,693	\$38,010	13,440	\$57.97	\$2.83	1995	\$15,300	332	\$19,246	97%	\$4,683	-\$1,250	\$22,679	\$216,799	
6	1609 Orlando	\$188,030	\$150,420	2,423	37,610	12,229	\$62.08	\$3.08	1996	\$14,590	602	\$37,372	94%	\$9,025	-\$540	\$45,857	\$233,887	
7	1610 Orlando	\$250,060	\$212,440	3,409	\$37,620	12,247	\$62.32	\$3.07	1995	\$14,710	-384	-\$23,930	100%	\$0	-\$660	-\$24,590	\$225,470	
INDICATED VALUE RANGE:										Low:	\$216,799	High:	\$235,869	Property Most Like Yours:		1	Estimated Value:	\$229,000

Formulas

$\$/SF \text{ Imp} = \text{Imp Value} \div \text{Imp SF}$
 $\$/SF \text{ Land} = \text{Land Value} \div \text{Land SF}$
 $\text{Size Diff} = \text{Subject Size} - \text{Comp Size}$
 $\text{Size Adj} = \text{Size Diff} \times \$/SF$
 $\text{Cond Adj} = \text{Subject Cond \%} \times \text{Imp Value of Comp}$
 $\text{Imp Adj} = \text{Subject Imp Value} - \text{Comp Imp Value}$
 $\text{Total Adj} = \text{Size Adj} + \text{Cond Adj} + \text{Imp Adj}$
 $\text{Adj Value} = \text{Current Value} - \text{Total Adj}$

INSTRUCTIONS

- Download the 2016.Protest Worksheets.xlsx from the GCTO website (www.galcotax.com).
- Complete **Improvements Listing** form from CAD datasheet or website.
- Complete gray area at top of **Spreadsheet 4 You** workbook with your property info from the CAD website, appraisal card or **Improvements Listing**, etc.
- Complete information in unshaded areas about each of the comparable properties.
- As you enter information, the shaded cells will automatically calculate and adjust the comps to your property. An adjusted range in value will result in the Adj Value column.
- Complete INDICATED VALUE RANGE information at bottom of spreadsheet. In determining property most like yours, which require least adjustments, has the most similar features such as size and features (e.g. if you do not have a pool, do not compare your property to one with a pool unless all other factors are equal)?
- If the condition of your property is below the norm for neighborhood and the CAD Adjustment % is 100%, determine total cost of repairs. Divide that amount by the Imp Value to determine the Cond % (egg \$10,000 in repairs ÷ \$196,110 = 5 % condition adjustment. Subtract from 100. Enter 95% Cond %).

IMPROVEMENTS LISTING								
#	Address & Total Value	Lot SF & \$	Imp SF & \$	Eff Age	Cond %	Garage, etc.	Porches, deck, Size & \$	Other Info (stories, lot type, etc)
Sub	1606 Orlando \$233,770	12,372 \$37,660	3,025 \$196,110	1997	100%	418sf CP1 \$3,730; 484 DG \$10,070	28sf OP \$250	1 sty; 2 baths; FP, interior lot
1	1603 Orlando \$238,280	12,153 \$37,590	3,427 \$200,690	1997	93%	462 sf DG \$8,880; 660sf CP1 \$2,960	236sf OP \$1,940	2 sty; 2.5 baths, FP, interior lot
2	1604 Orlando \$230,690	11,726 \$37,450	2,782 \$193,240	1996	100%	672sf DG \$14,080	126sf OP \$1,130; 60sf BW \$540; \$7500 pool; \$2500 spa	1 sty; 2 baths; FP, interior lot
3	1605 Orlando \$271,570	12,385 \$37,500	3,554 \$223,910	1996	100%	672sf DG \$13,880	165sf OP \$1,460; 84sf BW \$740; \$7500 pool; \$2500 spa	2 sty; 2.5 baths, FP, interior lot
4	1607 Orlando \$186,560	12,357 \$37,560	2,565 \$148,910	1995	95%	606sf DG \$10,690	24sf OP \$250; 30sf BW \$320	1 sty; 2 baths; FP, interior lot

From website

CAD IMPROVEMENT CODES					
CODE	TYPE IMPROVEMENT	CODE	TYPE IMPROVEMENT	CODE	TYPE IMPROVEMENT
BD1	Light Boat Dock	FP	Fire Place	MAA	Main Area Addition or Mobile Home
BD2	Medium Boat Dock	FP1	Fire Place Class 1	MBH	Masonry Boat House
BD3	Heavy Boat Dock	FP2	Fire Place Class 2	MUB	Masonry Utility Building
BW	Breezeway	FUB	Metal or Frame Utility Building	OB	Out Building
CA	Central Air	GA	Attached Garage	OP	Open Porch
CH	Central Heat	GH	Greenhouse	SP	Screen Porch
CP1	Carport 1, Wood/Concrete	HE	Heatulator	SPA	Spa
CP2	Carport 2, Wood/Dirt	HO	Hoist	SPOOL	Small Pool
CP3	Carport 3, Metal/Dirt	HT	Hot Tub / Jacuzzi	ST	Storage (Attached to House)
CP4	Carport 4, Under Beach House	LPOOL	Large Pool	STG	Storage (Detached from House)
CPY	Canopy	MA	Main Area 1 Story	SV	Salvage
DG	Detached Garage	MA1	Main Area 1.5 Story	WD	Wood Deck
EP	Enclosed Porch	MA2	Main Area 2 Story	XPOOL	Extra Large Pool
FBH	Metal or Frame Boat House	MA2.5	Main Area 2.5 Story		
ELV	Dumbwaiter or Elevator	MA3	Main Area 3 Story		

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Current Owner		Legal Description		Exemptions		Market											
GCAD Datasheet		ABST 184 PAGE 2 LOT 21 BLK 8 BOCA RATON SEC 2		OA, HS		233,770											
				Entities		Assessed											
				GGA, C37, D03, S12, RFL, D08		233,770											
Situs Address				History Information													
1606 ORLANDO ST FRIENDSWOOD, TX 77546				2013		2012		2011		2010							
				Imp HS		\$196,110		\$196,110		\$196,110		\$196,110					
				Imp NHS		\$0		\$0		\$0							
				Land HS		\$37,660		\$37,660		\$37,660		\$37,660					
				Land NHS		\$0		\$0		\$0							
				Ag Mkt		\$0		\$0		\$0		\$0					
				Ag Use		\$0		\$0		\$0							
				Tim Mkt		\$0		\$0		\$0		\$0					
				Tim Use		\$0		\$0		\$0							
				HS Cap		-		-		-		-					
				Assessed		\$233,770		\$233,770		\$233,770							
Building Attributes						Improvements											
Construction		Foundation		Exterior		Interior		Roof		Flooring		Type	Description	Area	Year Built	Eff Year	Value
SFC		CS		BV		SR		CS		CP-TI		R	Residential				\$196,110
Heat/AC		Baths		Fireplace		Year Built		Rooms		Bedrooms		MA	Main Area	3025	1997	1997	\$182,060
CH-CA		2		FP		1997						OP	Open Porch	28	1997	1997	\$250
												CP1	Carport/slab	418	1997	1997	\$3,730
												DG	Det. Garage	484	1997	1997	\$10,070
Land Segments																	
SPTB		Description		Area		Market		Ag Value									
A1		Residential Lot		12372F		37,660		0									

Residential Class Codes

Residential class codes are a combination of structure type and a numerical grade. Structure types include B=brick, BH=beach house, F=frame and TH=townhome. The resulting five class code groupings in Galveston CAD follow:

Class 1-5 Low Quality Residence

General Description: Low quality structure, inexpensive materials, poor design, workmanship. Not attractive in appearance.

Standard specifications:

Foundation:	Concrete blocks, masonry or light slab, wood or concrete piers		
Roof:	Roll composition, metal, very light composition or wood shingles		
Windows:	5	Corners:	4
Floors:	Softwood, bare, light asphalt tile or low cost linoleum		
H/C:	Stove heaters and no CA, low cost window units		
Utilities:	Very few outlets, cheap fixtures		
Baths:	One		
Garage:	None, very low cost carport or garage		
Size:	400-800 square feet of living area		



Class 6-10 Fair Quality Residence

General Description: Minimum FHA/VA residence, fair design, materials & workmanship. Small frame rear porch standard

Standard specifications:

Foundation:	Light concrete or pier and beam		
Roof:	Light composition or wood shingles		
Windows:	6–8	Corners:	6
Floors:	Low quality carpet, hardwood or tile		
H/C:	Small central heating units or wall heaters		
Utilities:	Basic outlets		
Baths:	One		
Garage:	One car garage or carport, concrete drive		
Size:	800–1,200 square feet of living area		



Class 11–15 Average Quality Residence

General Description: FHA or VA standards; average materials, workmanship, standard design. Front and rear porches. “L” shape or other variation from rectangle.

Standard specifications:

Foundation:	Concrete slab, pier and beam		
Roof:	Composition or wood shingles		
Windows:	7–9	Corners:	6–8
Floors:	Carpet, tile or varnished hardwood		
H/C:	Central heat and air		
Utilities:	Ample outlets, average fixtures		
Baths:	1 ^{1/2} to 2 baths		
Garage:	1–2 car garage or carport, concrete drive		
Size:	1,200–1,800 square feet of living area		



Class 16–20 Good Quality Residence

General Description: Very good structure built of excellent materials, design and workmanship. Usually custom built from good architectural plans, attractive in appearance. Irregular shape. Large front and rear porches or patios.

Standard specifications:

Foundation:	Heavy concrete slab or pier and beam		
Roof:	Heavy comp or wood shingles, tile or built-up		
Windows:	12-14	Corners:	10-12
Floors:	Good quality carpet, tile or varnished hardwood		
H/C:	Central heat & air		
Utilities:	Custom features		
Baths:	2-3, custom features		
Garage:	2-3 car garage or carport, concrete drive		
Extras:	Fireplace		
Size:	2,300-3,000 square feet of living area		



Class 21 – 24 Excellent Quality Residence

General Description: High quality structure of excellent materials, design and workmanship. Custom built from good architectural plans, attractive in appearance. Large balconies, skylights, atriums or saunas.

Standard specifications:

Foundation:	Heavy concrete slab or high quality pier and beam
Roof:	Heavy wood shingles or high quality composition or tile
Windows:	14-16
Corners:	10-12
Floors:	High quality carpet, tile or terrazzo
H/C:	Central heat & air
Utilities:	Numerous outlets, custom features
Baths:	3-4 baths, custom fixtures
Garage:	3-4 car garage, concrete approach
Extras:	Fireplace
Size:	Over 3,000 square feet of living area



More CAD Codes

<u>Land Codes</u>		PU	Public Use	WF	Wood Frame	WPR	Wood Piers
BA	Back Acreage	PWL	Power line	COMP	Composition	WPL	Wood Pilings
BF	Beach Front	RF	Road Frontage	ST	Stucco	PT	Post Tension Conc.
BX	Boat Slip	RH	Rural House	CB	Concrete Blocks	<u>Heating / AC</u>	
BV	Beach View	RL	Residential Lot	A.S	Asbestos	CH,CA	Central Heat & Air
CDO	Condo Land	RS	Residential	BW	Brick & Wood	CH	Central Heat
CL	Commercial Lot	RW	Right of Way	SV	Stone	CA	Central Air
CN	Canal	SF	Secondary Frtg.	SI	Sheet Iron	WH	Wall/Floor Furnace
CO	Commercial Acreage	SV	Site Value	SS	Structural Steel	ST	Stove or Gas Jets
CR	Corner	TL	Townhome	<u>Roof Style</u>		<u>Flooring</u>	
DE	Drainage Easement	UN	Undeveloped	HP	Hip	CP	Carpet
DKM	Dockminiums	UW	Underwater	GA	Gable	VI	Vinyl
DS	Drill Site	WA	Wood Acreage	WS	Wood Shingle	HW	Hard Wood
FR	Freeway Frtg.	WF	Water Front	CS	Comp Shingle	CO	Concrete
GB	Green Belt	WL	Wasteland	TG	Tar & Gravel	TI	Tile
GC	Golf Course	WV	Water View	TI	Tile	TE	Terrazzo
GF	Golf Course	<u>Building Attributes</u>		RA	Rigid Asbestos	<u>Interior Finish</u>	
IL	Interior Land	<u>Construction Style</u>		RC	Rolled Composition	SR	Sheetrock
IND	Industrial	SF-M	Single Family Modern	MT	Metal	PA	Panel
LT	Lot	SF-C	Single Family Conv.	<u>Plumbing</u>		WP	Wallpaper
ML	Marshland	SF-S	Single Family Spanish	1	One Full Bath	<u>Fireplaces</u>	
NP	Native Pasture	MF-C	Multi Family Conv.	1.5	One & One-Half	HE	Heatator
OS	Oversized Lot	R-CT	Recreation Type	2, etc.	Two Full Baths, etc.	FP	Fireplace
OT	Other	L-CM	Light Commercial	<u>Foundation</u>		FP1	Fireplace Class 1
PF	Primary Frtg	<u>Exterior Finish</u>		CS	Concrete Slab	FP2	Fireplace Class 2
PL	Pipeline	BV	Brick Veneer	PB	Pier & Beam		

Condition Ratings Guide

<u>Code</u>	<u>Rating</u>	<u>Definition</u>
1	Excellent	Building is in perfect condition, very attractive and highly desirable.
2	Very Good	Slight evidence of deterioration; still attractive, quite desirable
3	Good	Minor deterioration visible; slightly less attractive and desirable but useful.
4	Average	Normal wear and tear apparent; average attractiveness and desirability.
5	Fair	Marked deterioration but quite usable; rather unattractive and undesirable.
6	Poor	Definite deterioration is obvious; definitely undesirable and barely usable.
7	Very Poor	Condition approaches unsoundness; extremely undesirable; barely usable.
8	Unsound	Building is unsound and practically unfit for use.

Disclaimer: The information and suggestions presented herein are intended to be useful and relevant for reducing values in most county appraisal districts. Procedures may vary slightly from one CAD to another. No warranties or claims regarding the accuracy or usefulness is made; however extensive research and official sources were used in compiling the information. Use of the information is no substitute for professional or legal advice or your own common sense.

NOTES

Resources

Galveston County Tax Office

www.galcotax.com 1-877-766-2284

Email: galcotax@co.galveston.tx.us

Galveston CAD

www.galvestoncad.org 1-866-277-4725

Michelle Morrison, Taxpayer Liaison Officer

Email: liaison@galvestoncad.org

Harris County Tax Office

www.hctax.net 713-368-2000

Email: tax.office@hctx.net

Harris CAD

www.hcad.org 713-957-7800

Email: help@hcad.org

Teresa Terry, Taxpayer Liaison Officer

Email: tterry@hcad.org

Texas Comptroller

www.comptroller.texas.gov/taxinfo/proptax

1-800-252-9121 (press 2 then 1 for Info Services team)

Email: ptad.cpa@cpa.texas.gov

Possible Sources of Sales

www.zillow.com

www.online-home-values.com

www.housevalues.com

Provided courtesy of:



Cheryl E. Johnson, PCC

Galveston County Tax Assessor/Collector

722 Moody Avenue

Galveston, Texas 77550

1-409-766-2260

Cheryl.E.Johnson@co.galveston.tx.us